

State of Mississippi

County of De Soto

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, the undersigned, **J.P. Morgan Mortgage Acquisition Corp.**, acting by and through its duly authorized officers, does hereby grant, bargain, sell, convey and warrant specially unto **Jeremy K. Gullick and wife, Elizabeth G. Gullick, as joint tenants by the entirety with full rights of survivorship and not as tenants in common** in to the following described property, situate and being in the County of De Soto, State of Mississippi, and more particularly described herein, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR COMPLETE LEGAL DESCRIPTION AND HAVING A PROPERTY ADDRESS OF 7434 Alyesbury, Olive Branch, MS 38654

The County and State ad valorem taxes for the current year are to be prorated as of the date of delivery of this deed.

This conveyance is subject to any and all easements and building restrictions currently of record in so far they affect the herein above described property.

J.P. Morgan Mortgage Acquisition Corp. makes no representation or warranties of any kind or character implied as to the condition of the material and workmanship on said property. The Grantees have inspected and examined the property and are purchasing the same based on no representation or warranties expressed or implied, made by J.P. Morgan Mortgage Acquisition Corp., but on their own judgment.

AND J.P. Morgan Mortgage Acquisition Corp. does hereby covenant with the Grantees, except as above noted, that at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by through, or under it, but against none other.

WITNESS THE SIGNATURE of said Corporation by its officer, after being duly authorized by said Corporation so to sign, execute and deliver the same this 11 day of December, 2008.

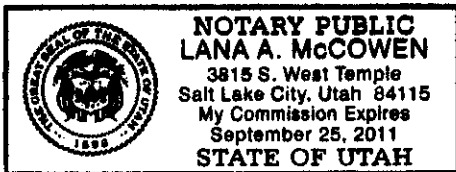
Rui

J.P. Morgan Mortgage Acquisition Corp., by and through their duly appointed Attorney-in-Fact, Select Portfolio Servicing, Inc. fka Fairbanks Capital Corp.

By: [Signature]
 Title: **CHERYL E. KRUEGER, DOC. CONTROL OFFICER**

STATE OF Utah
 COUNTY OF Salt Lake

BEFORE ME, the undersigned authority in and for the said County and State, on this 11 day of December, 2008, within my jurisdiction, personally appeared **CHERYL E. KRUEGER, DOC. CONTROL OFFICER** (Name of person signing) with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath acknowledged him/her self to be the Control officer (Title of person signing) of J.P. Morgan Mortgage Acquisition Corp. (Name of Company), as Attorney in Fact for J.P. Morgan Mortgage Acquisition Corp. the within named bargainor and that he/she, acting in such capacity, and authorized so to do, executed the foregoing instrument on behalf of said Corporation for the purposes therein contained.



[Signature]
 Notary Public
 My Commission Expires: _____

Grantee Address: 7434 Alyesbury, Olive Branch, MS 38654
 Phone Number: 901.282.7149 901.619.3049
 Grantor Address: 3815 South West Temple
Salt Lake City, UT, 84115
 Phone: 615-869-0228 na

At the request of the parties, this Instrument was Prepared by:
 Randall J Segrest, PLLC
 451 Northpark Drive Suite A
 Ridgeland, Mississippi 39157

After Recording Return To:
 Signature Title, LLC
 1435 North West Broad Street
 Murfreesboro, Tennessee 37129
 File Number 08-000547

Prepared By/Return To:
SPARKMAN - ZUMMACH, P. C.
 Attorneys at Law
 Post Office Box 268
 Southaven, MS 38671-0268
 662-349-6900

680607

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED AND BEING IN THE COUNTY OF SHELBY, STATE OF TENNESSEE, TO WIT:

LOT 149, SECTION B, SOUTHBRANCH SUBDIVISION, SITUATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 89, PAGE 38, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR, SECURITY BUILDERS, INC., HEREIN BY WARRANTY DEED OF RECORD AT BOOK 486, PAGE 514, DATED NOVEMBER 8, 2004, FILED NOVEMBER 15, 2004, IN THE CHANCERY CLERK'S OFFICE OF THE DESOTO COUNTY, MISSISSIPPI.

INDEXING INSTRUCTIONS: LOT 149, SECTION B, SOUTHBRANCH SUBDIVISION, SITUATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI.

WHEN RECORDED RETURN TO:
SELECT PORTFOLIO SERVICING, INC.
DOCUMENT CONTROL DEPARTMENT
P.O. BOX 65250
SALT LAKE CITY, UT 84165-0250

10403703
04/17/2008 03:36 PM \$12.00
Book - 9596 Pg - 1701-1702
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
SELECT PORTFOLIO SERVICING
PO BOX 65250
SLC UT 84165
BY: TNU, DEPUTY - WI 2 P.

LIMITED POWER OF ATTORNEY

Pursuant to the interim servicing letter agreement (as amended, restated, supplemented or otherwise modified from time to time and together with all Exhibits thereto, the "Agreement"; capitalized terms not defined herein have the definitions assigned to such terms in the Agreement), dated as of January, 2008, between J.P. Morgan Mortgage Acquisition Corp. ("J.P. Morgan"), as Owner, and Select Portfolio Servicing, Inc., a Utah corporation and residential mortgage loan servicer ("SPS"), as Servicer, J.P. Morgan hereby appoints SPS as its true and lawful attorney-in-fact and in its name, place and stead to take the following designated actions with respect to any mortgage loan or real estate owned property (collectively, the "Residential Mortgage Loans") which is subject to the Agreement:

1. To ask, demand, sue for, collect and receive all sums of money, debts or other obligations of any kind with respect to a Mortgage Loan which are now or shall after this date become due, owing or payable, or otherwise belong to the Owner; to settle and compromise any of such debts or obligations that may be or become due to the Owner; to endorse in the name of the Owner for deposit in the appropriate account any instrument payable to or to the order of the Owner; in each case with respect to a Mortgage Loan.
2. To make demand(s) on behalf of the Owner upon any or all parties liable on a Mortgage Loan; to declare defaults with respect to a Mortgage Loan; to give notices of intention to accelerate; to give notices of acceleration and any other notices as Servicer deems reasonably necessary or appropriate; to post all notices as required by law and the documents securing a Mortgage Loan in order to foreclose such Mortgage Loan; to handle all aspects of foreclosure on behalf of the Owner, including, but not limited to, conducting the foreclosure sale, bidding for the Owner and executing all documents, including all deeds and conveyances, needed to effect such foreclosure sale and/or liquidation; to execute any documents or instruments necessary for the offer, listing, closing of sale, and conveyance of REO Property, including, but not limited to, grant, warranty, quit claim and statutory deeds or similar instruments of conveyance; to execute any documents or instruments in connection with any bankruptcy or receivership of a mortgagor on a Mortgage Loan; to file suit and prosecute legal actions against all parties liable for amounts due under a Mortgage Loan, including, but not limited to, any deficiency amounts due following foreclosure; to take such other actions and exercise such rights which may be taken by Owner under the terms of any Mortgage Loan, including, but not limited to, satisfaction, release, cancellation or discharge of mortgage, eviction, unlawful detainer, or similar dispossessory proceeding, sale, taking possession of, release of security instruments, realization upon all or any part of a Mortgage Loan or any collateral therefor or guaranty thereof; and to assign, convey, accept, or otherwise transfer, Owner's interest in any Mortgage Loan.
3. To perform all other acts and do all other things as may be reasonably necessary to manage and service the Mortgage Loans under the terms of the Agreement.

This instrument is to be construed and interpreted as a Limited Power of Attorney regarding a Mortgage Loan. The enumeration of specific items, acts, rights and powers is not intended to, nor does it give rise to and it is not to be construed as a general power of attorney. Notwithstanding anything herein to the contrary, use of this Limited Power of Attorney is restricted to use in connection with the Mortgage Loans as defined in the Agreement and is limited to those actions reasonable and necessary for the Servicer to carryout the provisions of the Agreement in accordance with the terms thereof, applicable law and accepted servicing practices of prudent servicers.

WHEN RECORDED RETURN TO:
 SELECT PORTFOLIO SERVICING, INC.
 DOCUMENT CONTROL DEPARTMENT
 P.O. BOX 65250
 SALT LAKE CITY, UT 84165-0250


The rights, powers and authority of the Servicer as attorney-in-fact of the Owner under this Limited Power of Attorney shall commence on the date of execution hereof and shall remain in full force and effect as a limited and revocable power of attorney which may be revoked at any time in writing by the Owner until the earlier of (i) the date on which the Servicer ceases to act as servicer under the above-referenced Agreement

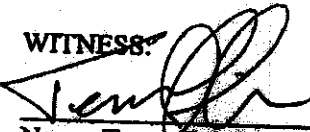
This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of Utah.

IN WITNESS WHEREOF the Owner has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 22nd day of February, 2008.

J.P. MORGAN MORTGAGE ACQUISITION CORP.

By: 
 Name: Brian Simons
 Title: Vice President

WITNESS:
 By: 
 Name: Seth Fenton
 Title: Vice President

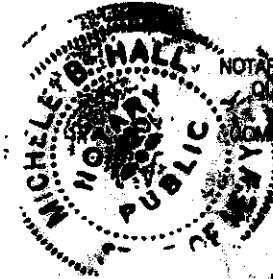
WITNESS:
 By: 
 Name: Teresa Bowlin
 Title: Vice President

STATE OF)
) ss
 COUNTY OF)

On February 22, 2008, before me personally appeared Brian Simons, known to me to be a Vice President of J.P. Morgan Mortgage Acquisition Corp., that executed the preceding Limited Power of Attorney and also known to me to be the person who executed it on behalf of said company, and acknowledged to me that such company executed the preceding Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the year and day in this certificate first written.


 Notary Public



MICHELE B. HALL
 NOTARY PUBLIC, STATE OF NEW YORK
 QUALIFIED IN NASSAU COUNTY
 NO. 61NA6134535
 COMMISSION EXPIRES DEC. 19, 2009

BK 9596 PG 1702

State of Utah
County of Salt Lake

OCT 15 2008

I, the undersigned Recorder of Salt Lake County, Utah do hereby certify that by law I have the custody of a seal and all papers, documents, records and other writings required or permitted by law to be recorded and that the annexed and foregoing is a true and full copy of an original document on file as such Recorder

Witness my hand and seal of said Recorder this

day of 20

GARY W. OTT, RECORDER

Amanda Garay
Amanda Garay
Deputy